HEALTH INSURANCE IN 2025

At-A-Glance Highlights

Standard and Premium Plans Available



\$0 Copay (Premium Plan) \$20/35 Copay (Standard Plan) \$0 Deductible \$0 Co-insurance \$0 for Preventative Care

HEALTH COOPERATIVE OF MISSOURI

Deductibles
90%/10% Co-insurance
\$0 for Preventative Care
Narrow network of
practitioners

HEALTHLINK FREEDOM SELECT FIRST HEALTH

Deductibles
70%/30% Co-insurance
\$50 Copay for mental
health visit
Larger network of
practitioners

SPECIAL NOTES

- 90-day Maintenance Medications Required to be Filled at Employee Pharmacy
- If a specialty practitioner is not available in the Health Cooperative of Missouri (HCM) network, you can see someone in the HealthLink / Freedom Select / First Health network and services will be covered at the HCM tier
- NO prior authorizations required for Bothwell Medical Equipment or Bothwell Radiology services
- Added Health Plans Preferred Provider Organization (PPO) and Health Savings Accounts (HSA)
 plans also available



